

Retiree Activities Office

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RAO Newsletter # 111 - November 10, 2011 - Turning Age 65?

TURNING AGE 65 – UNDERSTANDING MEDICARE AND TRICARE – No matter how many times we cover this subject, there are always questions and problems encountered due to a misunderstanding. A beneficiary age 64 should be aware of the necessity of signing up for Medicare Parts A and B before his/her 65th birthday to avoid interruption of TRICARE benefits. Eligibility for all TRICARE STANDARD, EXTRA and PRIME benefits (including pharmacy) ends when one becomes eligible for Medicare Part A regardless of age.

TRICARE FOR LIFE (including pharmacy) is available to provide supplemental coverage when Medicare Part B is purchased. (An exception exists for those currently enrolled in the Uniformed Services Family Health Plan (USFHP). A beneficiary should contact Medicare three months before the 65th birthday and request enrollment in both Part A and B.

Some confusion results from differing requirements on the purchase of Part B between Medicare and TRICARE. Medicare allows one who is employed and has health insurance from that employer to defer Part B without a penalty until no longer employed. However, TRICARE STANDARD, EXTRA and PRIME benefits will terminate when eligible for Part A regardless of any other health insurance.

Beneficiaries turning age 65 receive a letter from the Defense Manpower and Data Center (DMDC) reminding them about the requirement to sign up for Part B in order to retain TRICARE benefits.

If one is drawing Social Security at age 62 the Social Security Administration (SSA) will automatically enroll you in Part A & B. If one is still working at age 65 one must contact the SSA and enroll in Part A & B. For information on signing up for Medicare call, (800) 633-4227 or go to www.medicare.gov.

Medicare is the primary insurance and determines what is covered, amount approved and amount paid with TRICARE FOR LIFE becoming secondary

insurance and pays the Medicare deductible and co-pays. Most services are covered by both Medicare and TRICARE but there are a few which may be covered by one and not the other such as certain chiropractic services.

Medicare does not cover care outside the continental United States. In this case, and in others where a service is covered by TRICARE but not Medicare, TRICARE then becomes first payer and the beneficiary is responsible for the TRICARE deductible and 25% cost share.

Any questions on TRICARE coverage under TRICARE For Life can be answered at Wisconsin Physician Services at (866) 773-0404.